

CLAIMS

What is claimed is:

1. A tokenless biometric method for processing electronic transmissions, using at least one user biometric sample, an electronic identifier and an electronic rule module clearinghouse, said method comprising the steps of:

- a. a user registration step, wherein a user registers with an electronic identifier at least one registration biometric sample taken directly from the person of the user;
- b. formation of a rule module customized to the user in a rule module clearinghouse, wherein at least one pattern data of a user is associated with at least one execution command of the user;
- c. a user identification step, wherein the electronic identifier compares a bid biometric sample taken directly from the person of the user with at least one previously registered biometric sample for producing either a successful or failed identification of the user;
- d. a command execution step, wherein upon successful identification of the user at least one previously designated rule module of the user is invoked to execute at least one electronic transmission;

wherein a biometrically authorized electronic transmission is conducted without the user presenting any personalized man-made memory tokens such as smartcards, or magnetic swipe cards.

2. The method of claim 1 wherein during the command execution step, the electronic rule module clearinghouse communicates with one or more third-party computers.

3. The method of claim 1 wherein said execution commands are comprised of any of the following: accessing stored electronic data customized to the user's rule modules, processing electronic data customized to the user's rule modules, and presentation of electronic data customized to the user's rule modules.

4. The method of claim 1 wherein pattern data comprises any of the following: a user unique identification code, demographic information, an email address, a financial account, a secondary biometric, Internet browsing patterns, a non-

12. The method of claim 11 wherein accessing stored electronic data results in activation of an Internet-connected device.

13. The method of claim 1 wherein executing an execution command processes electronic data to provide the user with a user requested electronic transmission.

14. The method of claim 13, wherein said processing comprising invoking the following; a user's digital certificate, a user's identity scrambler, a user's interactive electronic consumer loyalty or consumer rewards program, a user's interactive electronic advertising, a user's interactive instant messaging program, a user's email authentication, and an automated electronic intelligent agent for electronic data search and retrieval that is customized to the user's requests.

15. The method of claim 1 wherein executing an execution command presents electronic data that is customized to the user's requested electronic transmission.

16. The method of claim 1 further comprising a user log-in repeat step, wherein during an electronic transmission the user is periodically required by the electronic identifier to present the user's bid biometric sample or at least one of the user's pattern data.

17. The method of claim 1 further comprising a communications step wherein any of the following is used: the Internet, an intranet, an extranet, a local area network, a wide area network.

18. The method of claim 1 further comprising a third-party registration step, wherein a third-party registers identification data with the electronic identifier, the identification data comprising any of the following; a biometric, a digital certificate, an Internet protocol address, or a biometric input apparatus hardware identification code.

25 19. The method of claim 18 further comprising a third-party identification step,
 wherein a third-party providing the user with electronic transmissions is identified
 by the electronic identifier by comparing the third-party's bid identification data
 with the third-party's registered identification data.

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20. A computer system device for tokenless biometric processing of electronic transmissions, using at least one user biometric sample, an electronic identifier and an electronic rule module clearinghouse, comprising:

- a. a biometric input apparatus, for providing a bid or registration biometric sample of a user to the electronic identifier; wherein a user registers with an electronic identifier at least one registration biometric sample taken directly from the person of the user;
- b. an electronic rule module clearinghouse, having at least one rule module further comprising at least one pattern data of the user associated with at least one execution command of the user, for executing at least one electronic transmission;
- c. an electronic identifier, for comparing the bid biometric sample with registered biometric samples of users;
- d. a command execution module, for invoking at least one previously designated execution command in the electronic rule module clearinghouse to execute an electronic transmission;

wherein no man-made memory tokens such as smartcards, or magnetic swipe cards are presented by the user to conduct the electronic transmission.

21. The device of claim 20 wherein the command execution module communicates with one or more third-party computers.

22. The device of claim 20 wherein pattern data comprises any of the following; a user unique identification code, demographic information, an email address, a financial account, a secondary biometric, a non-financial data repository account, a telephone number, a mailing address, purchasing patterns, data on pre-paid accounts or memberships for products or services, electronic data usage patterns, employee status, job title, data on user behavior patterns, a digital certificate, a network credential, an Internet protocol address, a digital signature, an encryption key, an instant messaging address, personal medical records, an electronic audio signature, and an electronic visual signature.

23. The device of claim 20, wherein pattern data for a user is provided for the rule module by any of the following; the user, the electronic rule module clearinghouse, or an authorized third party.

24. The device of claim 20, wherein an execution command for a user is provided for the rule module by any of the following; the user, the electronic rule module clearinghouse, or an authorized third party.

25. A tokenless biometric method for processing electronic transmissions, using at least one user biometric sample, an electronic identicator and an electronic rule module clearinghouse, said method comprising the steps of:

- a. a primary and subordinated user registration step, wherein a primary and subordinated user each register with an electronic identicator at least one registration biometric sample taken directly from the person of the primary and subordinated user, respectively;
- b. formation of a rule module customized to the primary and subordinated user in a rule module clearinghouse, wherein at least one pattern data of the primary and subordinated user is associated with at least one execution command of the primary and subordinated user and;
- c. a subordinated user identification step, wherein the electronic identicator compares a bid biometric sample taken directly from the person of the subordinated user with at least one previously registered biometric sample for producing either a successful or failed identification of the subordinated user;
- d. a subordination step wherein upon successful identification of the subordinated user, the pattern data of the subordinated user is searched to determine if any of the subordinated user's rule modules is subordinated to at least one of the primary user's rule modules;
- e. a command execution step, wherein upon the successful identification of the subordinated user and the determination that at least one of the subordinated user's rule modules is subordinated to at least one of the primary user's rule modules, at least one previously designated execution

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